

Information to identify the case:

Debtor 1 **Steven Joseph Quill Sr.**

Social Security number or ITIN **xxx-xx-1723**

First Name Middle Name Last Name

EIN --_--_--_--_--_--

Debtor 2

Social Security number or ITIN _ _ _ _ _

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **21-30131-KLP**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven Joseph Quill Sr.

April 28, 2021

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven Joseph Quill, Sr.
Debtor

Case No. 21-30131-KLP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Apr 29, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2021:

Recip ID	Recipient Name and Address
db	+ Steven Joseph Quill, Sr., 7118 Anderson Forge Place, North Chesterfield, VA 23225-7462
cr	+ Fifth Third Bank, N.A., 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	+ TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15559966	+ Andersons Forge HOA, c/o Lane & Hamner, 3520-A Courthouse Road, Richmond, VA 23236-1479
15559971	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE, Grand Rapids, MI 49546-0000
15559973	+ Lafayette Ayers & Whitlock, 10160 Staples Mill Road, Suite 105, Glen Allen, VA 23060-3447
15559975	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15559977	+ Schrier Tolin & Wagman, LLC, 1390 Piccard Dr., Suite 315, Rockville, MD 20850-6539
15559978	+ TACS, P O Box 31800, Henrico, VA 23294-1800

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: lynn.tavener@txitrustee.com	Apr 30 2021 02:16:00	Lynn L. Tavenner, 341 Dial 866-630-1691 Code: 9791870, 20 North Eighth Street, Second Floor, Richmond, VA 23219
cr	+ EDI: VACU.COM	Apr 30 2021 03:33:00	Virginia Credit Union, Inc., P.O. BOX 90010, RICHMOND, VA 23225-9010
15559967	+ Email/Text: bankruptcy@cavps.com	Apr 30 2021 02:17:00	Cavalry Portfolio Services, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2322
15559968	+ Email/Text: treasurer.bankruptcy@chesterfield.gov	Apr 30 2021 02:18:00	Chesterfield County Treasurer, P.O. Box 26585, Richmond, VA 23261-6585
15559969	+ Email/Text: bankruptcynotification@vacu.org	Apr 30 2021 02:16:00	Chesterfield Federal C, Po Box 820, Chesterfield, VA 23832-0012
15559970	+ EDI: CITICORP.COM	Apr 30 2021 03:33:00	Citibank North America, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15559972	EDI: IRS.COM	Apr 30 2021 03:33:00	Internal Revenue Service, Centralized Insolvency Operati, P. O. Box 7346, Philadelphia, PA 19101-7346
15559974	+ EDI: MID8.COM	Apr 30 2021 03:33:00	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
15559976	EDI: PRA.COM	Apr 30 2021 03:33:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-0000
15559979	EDI: TFSR.COM	Apr 30 2021 03:33:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409-0000
15559980	+ Email/Text: bkr@taxva.com	Apr 30 2021 02:18:00	VA Dept. of Taxation, Office of Customer Services, PO Box 1115, Richmond, VA 23218-1115
15559981	+ EDI: VACU.COM	Apr 30 2021 03:33:00	Virginia Credit Union, Attn: Bankruptcy, Po Box 90010, Richmond, VA 23225-9010

District/off: 0422-7

User: admin

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Form ID: 318

Total Noticed: 21

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2021 at the address(es) listed below:

Name	Email Address
Amy L Schweitzer	on behalf of Creditor Virginia Credit Union Inc. amy.schweitzer@vacu.org
James E. Kane	on behalf of Debtor Steven Joseph Quill Sr. jkane@kaneandpapa.com, info@kaneandpapa.com,cdiez@kaneandpapa.com,jkrumbein@kaneandpapa.com,awilson@kaneandpapa.com,afisher@kaneandpapa.com
John Rafferty	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION johnrafferty147@live.com
John Rafferty	on behalf of Creditor Toyota Motor Credit Corporation johnrafferty147@live.com
John Rafferty	on behalf of Creditor Fifth Third Bank N.A. johnrafferty147@live.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Lynn L. Tavenner	ltavenner@tb-lawfirm.com amorris@tb-lawfirm.com;ltavenner@iq7technology.com;ecf.alert+Tavenner@titlexi.com

TOTAL: 7